

St. Helens Mist

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COUNTY OFFICIAL PAPER.

RURAL CREDITS SYSTEM PROPOSED

The following points on a rural credits system for Oregon have been proposed by Dr. Hector Macpherson, head of the U. S. and O. A. C. bureau of markets and rural organization:

1. Name: There is hereby established the Oregon Farm Mortgage Credit association, which shall be a state institution with a branch in each county.

2. Purposes: The purposes of the Oregon Farm Mortgage Credit association shall be to raise funds and make loans, secured by farm mortgages, throughout the state of Oregon.

3. State farm loan commission: The Oregon Farm Mortgage Credit association shall be under the control of the State Farm Loan commission, which shall consist of the governor of the state, secretary of state, the state treasurer and secretary of the state land board and five other members chosen to represent the Willamette valley, southern Oregon, the Coast region, northwestern Oregon, and central Oregon, respectively. They shall be chosen for their ability to handle financial matters, and from their acquaintance with the rural credit needs of their various districts. The Farm Mortgage Credit commission shall appoint a general manager who shall be responsible to the commission for the general management of the Oregon Farm Mortgage Credit association. The manager, upon the approval of the state farm loan commission, shall select his office force, appraisers and county representatives.

4. Membership: The members of the Oregon Farm Mortgage Credit association shall be farm land owners who have affiliated themselves with one of its county branches who have complied with the Oregon state law and with the regulations of the Oregon Farm Mortgage Credit association and secured a loan upon their land through this association.

5. Raising Funds: The common school fund, under proper safeguards, shall constitute a revolving fund which, together with the accumulated net annual surplus, shall be the original capital of the association. Upon the basis of the farm mortgages already let by the state of Oregon as security for the common school fund, the Farm Mortgage Credit association shall issue bonds in series of \$100,000 or multiple thereof, the interest and principal of these bonds to be guaranteed by the state of Oregon.

6. Conditions of Securing Loans: Loans shall be made to farmers upon mortgages upon their land for an amount not to exceed 50 per cent of the appraised value of such land, exclusive of perishable improvements. A loan to any individual shall not exceed \$50 upon each acre of land owned, nor shall it exceed \$5000 for each member. Each member shall make written application for a loan upon forms to be secured from the county branch of the Oregon Farm Mortgage Credit association, and in this application he shall submit in detail the purposes to which he intends to apply the loan, and no part thereof shall, under any circumstances, be applied to any other purpose.

Interest and principal of all loans shall be payable upon the amortization plan in quarterly, semi-annual, or annual instalments. At the end of three years, however, from the date of securing a loan, the borrower shall have the privilege of paying off in addition to his regular amortization instalment, any additional portion of the loan he sees fit, and his future amortization instalments shall include interest only upon that part of the loan remaining unpaid.

Each farmer obtaining a loan shall submit to a survey of his farm and equipment according to the forms used by the division of Farm Management of the United States Department of Agriculture. These forms are to be filled out before he obtains a loan, and at the end of each calendar year so long as he remains a debtor to the Oregon Farm Mortgage Credit association.

IT CAN'T BE POSSIBLE

There are no such things as hoop snakes. There is no such thing as a hydrophobia skunk. No serpents sting with their tails; water snakes are not deadly during dog days; cats do not suck the breath of infants; the deadly upas tree is not deadly; alligators do not attack strong men and drag them, shrieking, to their muddy lairs.

One by one we have had to surrender these delicious horrors beneath the cold light of facts. We let go of them unwillingly, but inevitably. Later—very lately, indeed—some even more common and acceptable bugaboos have been laid. Whiskey is not good for snake-bite; the bite of the rattlesnake is seldom fatal. Tarantulas do not kill people unless people have weak hearts. The Gila monster is only horrible in appearance. Grizzly bears are big cowards, which won't even fight a dog if there's a chance of running away. Tiny germs are the really dangerous animals left in this country, and life is losing all the romance furnished by creeping and mordant creatures that can slay with a bite.

And now—these needed only this for com-

plete disillusionment—some creditable authorities do state the man-eating shark is a myth. Honolulu papers are printing articles from scientists and observers in which it is claimed that no shark ever bit any human being to his permanent hurt. It is a fact that for ten years the manager of an Atlantic steamship line has posted a standing offer of a large reward to be paid by him to anyone who had ever been bitten or even attacked by a shark, and who could prove it by an eye-witness. Nobody has ever claimed that reward—or a supplementary offer of a sum of money to anybody who has ever seen anybody eaten or bitten by a shark.—Cleveland Plain Dealer.

THE COUNTRY DOCTOR

The world owes a lot to the country doctor. His chest may not be decorated with a Carnegie medal, wealth seldom comes to him, and his honors are few, but no man does more for humanity than the country doctor. Always on the alert to answer the summons of the sick, he makes long drives, in the dead of winter, battling against the cold and bad roads, to arrive in time to stave off death and relieve suffering and distress. He has no regular hours, he knows no holidays; he eats when and where he can. Often poorly paid, and not invariably not paid at all, he always does his best. Unselfish, and with the first thought of others, he often breaks down and undermines his own health to pull his patients through a crisis. Unknown, unwept and unsung may be said of him in many cases. And yet who is deserving of more honor and more praise? He ushers us into this world, eases our pains while we are here and makes our final exit as peaceful as possible. Yes, the world owes a lot to the country doctor.

MISSIONARY CONVENTION

All churches and all granges of the state are being notified of the coming convention of the Laymen's Missionary movement, to be held at the White Temple in Portland, February 13 to 16, and the executive committee for the convention extends the invitation to attend, to all male members of every church organization of Oregon and southwestern Washington.

No collections will be taken up, nor will money be raised in the convention by any other means. The total cost to each delegate is a registration fee of \$1.00. In return for that sum of money the delegate is given a ticket that entitles him to attend the lectures given by the great orators who will speak at every session. Delegates who wish to be present should at once send in their names to John A. Goodell, Y. M. C. A. building, Portland, together with the registration fee.

The Portland meeting is one of 75 similar meetings to be held in various cities of the United States. They are organized for the purpose of arousing the United States to a sense of the opportunity for spreading the gospel of Jesus throughout the world at a time that offers a great opportunity for the work.

The large number of new women voters are reminded that an important preliminary to voting is registering, and also that if they are to vote at the primary election in May the duty should be attended to at once. A further important feature, and one which many of our fair friends neglected when first given the opportunity to register, is that of giving party affiliation. Unless you register as a Republican you cannot vote for your choice of the candidates which will appear upon the Republican primary ballot, and as Washington county is principally republican the ballot of that party is usually the only one with applicants for all the offices. At the registration two years ago many ladies registered as Prohibitionists, that being the dominant issue that year, and were later surprised to find they could not take a hand in selecting candidates for county offices. Others registered, but had not decided upon a party, and were also unable to vote at the primary. So don't forget to register, and to make sure you don't forget, do it now, and to add further certainty it might not be a bad idea to be on the safe side and when the clerk asks "What party?" reply "Republican."—Hillsboro Independent.

A state Taxpayers League is being formed for the purpose of attending the forthcoming session of the legislature. This is a move in the right direction. And why should not the taxpayers have a lobby to protect their interests? The different educational institutions attend in numbers to advance their claims; prohibitionists attended the legislature in swarms, both male and female, the Grange and kindred organizations. It is time the taxpayer should have an inning.

We made the statement last week that it will be necessary to register before signing the recall petition. This statement has been questioned, but if we were in error, we are from Missouri, and must be shown. However, there is no harm done, as it is the duty of every citizen to register, whether they attach their name to the recall or any other petition.

A number of aspirants are looking toward the National capital. Mr. Hawley has made a good representative and his years of experience will enable him to secure better and greater results. It is not Mr. Hawley that they are after. It is his job.

Billie Bryan will attend the St. Louis convention dressed in war paint. He wants to be temporary chairman or chairman of the committee on resolutions. He will be awarded one or the other, else there will be war.

And now an eminent physician comes forward and says the spread of la grippe is caused by kissing. A number of married men about town are afflicted with that malady.

No Americans have been killed in Mexico for more than two days.

CLATSKANIE

Mrs. W. R. Holmes of Delena, was called to town the first of the week on account of the illness of her mother, Mrs. J. Hill.

Mrs. W. T. Simmons, accompanied by Mrs. P. J. Popham, was taken to a Portland hospital for medical treatment on Monday. Latest reports say she is progressing favorably.

In the Justice's court this morning Henry Kennedy of Benson's camp, was brought before Judge Barnes on a charge of giving liquor to a minor. Pleading guilty, he was fined in the sum of \$100.00.

As we go to press we regret to announce the death of C. H. Stockwell, Sr., which occurred at his residence here. Mr. Stockwell, who was one of the directors of the Clatskanie State Bank, had been in failing health for some time.

Our famous basketball team returned from Rainier Saturday morning, where they were defeated on the previous night by a score of 24 to 19. As each team has now won one game, the third and deciding game will be played in the local gym on February 19th or 26th.

On Saturday, the 22nd, at the home of the Rev. Skegg, minister of the Christian church, Vancouver, Wash., occurred the marriage of Mrs. Myrtle E. Parrish of Myrtle Creek, Ore., and Arthur E. Eastman of this place. She was accompanied by two old schoolmates, Mr. and Mrs. Chas. Richey.

Frank J. Miller, Grand Master of the Masonic order for the state of Oregon, who was in town Tuesday in his capacity of Public Service commissioner, paid an official visit to the local lodge, at which time an initiation was held. At the close of business the members partook of a nicely prepared luncheon, when they also enjoyed a most interesting talk from Mr. Miller on matters pertaining to Masonry.—Chief.

RAINIER.

The shingle mill owned by Frank E. Stehman was purchased last week by Alex Tufts of Hudson.

The death of J. P. Gay, formerly of this place, occurred at the old Soldiers' home at Roseburg last Friday after an illness of the past six months. Mr. Gay was well and favorably known in this city, where he has lived for the past several years. During his time here, his life was characterized by a generous spirit of giving and helping others. Among his many gifts of kindness and generosity is a number of books and a very unique book case built by himself, which he donated to the library.

Ray McMullen, who was formerly druggist at the Rainier Pharmacy, arrived here last Friday for a few days' visit with friends and others. Mr. McMullen says that he is now mixing poisons at The Dalles.

Little Miss Elizabeth Davis celebrated her eighth birthday with an afternoon party and luncheon last Tuesday afternoon. Eight little girls and boys were present and Elizabeth was the recipient of several tokens of friendship as memories of the occasion.

Mr. and Mrs. Robert Tozier will return to Rainier about the first of February to make this their future home.

Word was received here last week of the death in Arkansas of Mrs. Yates formerly of this place. Falling into line with other local lumber activities, is the announcement of the sale coming from Parker Stennick, receiver for the Rainier Lumber and Shingle Company mill at this place, of the sale to Albany parties of the mill. It is said by good authority that the parties who have purchased the mill have done so with the intent to start active operations as soon as possible. The deal for the property is said to have been a cash price of \$15,000, which is considered an exceptional bargain, in that the Rainier Lumber & Shingle Company occupies one of the choice water front in this city.—Review.

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